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PATENT  
Attorney Docket No. 306077

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

COCKRILL et al.

Group Art Unit: 2164

Application No. 09/932,364

Examiner: Unassigned

Filed: August 17, 2001

For: Electronic Commerce Using a Transaction  
Network

RECEIVED

INFORMATION DISCLOSURE STATEMENT

JAN 08 2003

Commissioner for Patents  
Washington, D.C. 20231

GROUP 3000

Pursuant to 37 CFR 1.97 and 1.98, the references listed on the enclosed Form PTO-1449 and/or Substitute Form PTO-1449 ("Form 1449") are submitted for consideration by the Examiner in the examination of the above-identified patent application.

The full consideration of the references in their entirety by the Examiner is respectfully requested and encouraged. Also, it is respectfully requested that the references be entered into the record of the present application and that the Examiner place his or her initials in the appropriate area on the enclosed Form 1449, thereby indicating the Examiner's consideration of each of the references.

The submission of the references listed on the Form 1449 is for the purpose of providing a complete record and is not a concession that the references listed thereon are prior art to the invention claimed in the patent application. The right is expressly reserved to establish an invention date earlier than the above-identified filing date in order to remove any reference submitted herewith as prior art should it be deemed appropriate to do so.

Further, the submission of the references is not to be taken as a concession that any reference represents art that is relevant or analogous to the claimed invention. Accordingly, the right to argue that any reference is not properly within the scope of prior art relevant to an examination of the claims in the above-identified application is also expressly reserved.

The Information Disclosure Statement is being filed:

- ☒ **within** any one of the following time periods: (a) within three months of the filing date of a national application other than a continued prosecution application under 37 CFR 1.53(d); (b) within three months of the date of entry of the national stage as set forth in 37 CFR 1.491 of an international application; (c) before the mailing date of a first Office Action on the merits; or (d) before the mailing of a first Office Action after the filing of a request for continued examination under 37 CFR 1.114.

- ☐ **after** (a), (b), (c) or (d) above, but before the mailing date of a final action under 37 CFR 1.113, a Notice of Allowance under 37 CFR 1.311, or an action that otherwise closes prosecution in the application, and includes *one* of:
- ☐ the Statement under 37 CFR 1.97(e) (see "Statement under 37 CFR 1.97(e)" below).
- or*
- ☐ the fee of \$180 set forth in 37 CFR 1.17(p) (see "Fees" below).
- ☐ **after** the mailing date of a final action under 37 CFR 1.113 or a Notice of Allowance under 37 CFR 1.311, or an action that otherwise closes prosecution in the application, and on or before payment of the issue fee, and includes the Statement under 37 CFR 1.97(e) (see "Statement under 37 CFR 1.97(e)" below), and the fee of \$180 as set forth in 37 CFR 1.17(p) (see "Fees" below).
- ☐ **after** the mailing date of a Notice of Allowance under 37 CFR 1.311, and on or before payment of the issue fee, and **within** thirty days of receiving each item of information contained in the Information Disclosure Statement, and includes the Statement under 37 CFR 1.704(d) (see "Statement under 37 CFR 1.704(d)" below), and the fee of \$180 as set forth in 37 CFR 1.17(p) (see "Fees" below).

NOTE: This is for original applications except applications for a design patent, filed on or after May 29, 2000, wherein a paper containing only an Information Disclosure Statement in compliance with 37 CFR 1.97 and 1.98 is being filed.

#### Copies of the References

- ☐ Copies of the references listed on the enclosed Form 1449 are enclosed herewith. Attached to each reference not in the English language is a concise explanation of the relevance pursuant to 37 CFR 1.98(a)(3). An English-language equivalent/patent, or an English-language abstract, or an English-language version of the search report or action by a foreign patent office in a counterpart foreign application indicating the degree of relevance found by the foreign office is being submitted in lieu of a concise explanation of the relevance pursuant to 37 CFR 1.98(a)(3).
- ☐ A copy of the foreign search report is enclosed herewith.
- ☒ The references listed on the enclosed Form 1449 were previously identified in the parent application(s) of the present application, and copies of the references were furnished at that time. Accordingly, additional copies of the references are not submitted herewith, so as not to burden the file with duplicate copies of references. The Examiner is respectfully requested to carefully review the references in accordance with the requirements set out in the Manual of Patent Examining Procedure. In accordance with 37 CFR 1.98(d), the details of the parent application(s) relied upon for an earlier filing date under 35 USC 120 in which copies of the references were previously furnished are set out below:

U.S. APPLICATIONS		Status ( <i>check one</i> )		
U.S. APPLICATIONS	U.S. FILING DATE	PATENTED	PENDING	ABANDONED
1. 09/201,311	November 29, 1998	x		
2.				
3.				

**Statement under 37 CFR 1.97(e)**

- ☐ The **undersigned** hereby states that each item of information contained in the Information Disclosure Statement was first cited in any communication from a foreign patent office in a counterpart foreign patent application not more than three months prior to the filing of the Information Disclosure Statement.
- ☐ The **undersigned** hereby states that no item of information contained in the Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign patent application, and, to the knowledge of the undersigned after making reasonable inquiry, no item of information contained in the Information Disclosure Statement was known to any individual designated in 37 CFR 1.56(c) more than three months prior to the filing of the Information Disclosure Statement.

**Statement under 37 CFR 1.704(d)**

- ☐ The **undersigned** hereby states that each item of information contained in the Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart application and that this communication was not received by any individual designated in 37 CFR 1.56(c) more than thirty days prior to the filing of the Information Disclosure Statement.

**Fees**

- ☒ No fee is owed by the applicant(s).  
☐ The **IDS Fee of \$180** under 37 CFR 1.17(p) is enclosed herewith.

**Method of Payment of Fees**

- ☐ Attached is a check in the amount of \$ .  
☐ Charge Deposit Account No. 12-1216 in the amount of \$ . (A duplicate copy of this communication is enclosed for that purpose.)

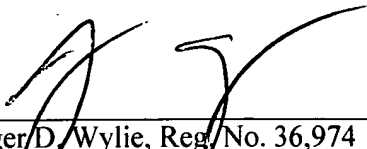
**Authorization to Charge Additional Fees**

- ☒ If any additional fees are owed in connection with this communication, please charge Deposit Account No. 12-1216. (A duplicate copy of this communication is enclosed for that purpose.)

In re Appln. of COCKRILL et al.  
Application No. 09/932,364

**Instructions as to Overpayment**

☒ Credit Account No. 12-1216.  
☐ Refund

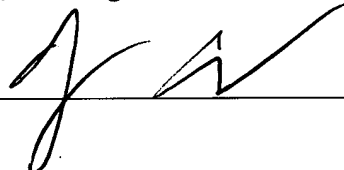
  
\_\_\_\_\_  
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Date: December 30, 2002

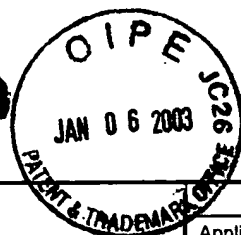
CERTIFICATE OF MAILING

I hereby certify that this INFORMATION DISCLOSURE STATEMENT (along with any documents referred to as being attached or enclosed) is being deposited with the United States Postal Service on the date shown below with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, Washington, D.C. 20231.

Date: Dec 30, 2002

  
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Substitute for form 1449A/B/PTO

## INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Sheet

1

of

1

### Complete if Known

Application Number	09/932,364
Filing Date	August 17, 2001
First Named Inventor	Michael P. Cockrill
Group Art Unit	2164
Examiner Name	Unassigned
Attorney Docket Number	306077

### U.S. PATENT DOCUMENTS

Examiner Initials	Doc. No.	U.S. Patent Document		Name of Patentee or Applicant	Date of Publication	Filing Date If Appropriate
		Application or Patent Number	Kind Code			
	AA	4,799,156		Shavit et al.	1/17/1989	
	AB	5,247,575		Sprague et al.	9/21/1993	
	AC	5,684,965		Pickering	11/4/1997	
	AD	5,710,887		Chelliah et al.	1/20/1998	
	AE	5,715,314		Payne et al.	2/3/1998	
	AF	5,794,217		Allen	8/11/1998	
	AG	5,815,657		Williams et al.	9/29/1998	
	AH	5,815,665		Teper et al.	9/29/1998	
	AI	5,852,812		Reeder	12/22/1998	
	AJ	5,884,288		Chang et al.	3/16/1999	
	AK	5,889,863		Weber	3/30/1999	
	AL	5,893,077		Griffin	4/6/1999	
	AM	5,943,656		Crooks et al.	8/24/1999	
	AN	5,950,174		Brendzel	9/2/1999	
	AO	5,966,698		Pollin	10/12/1999	
	AP	5,993,047		Novogrod et al.	11/30/1999	
	AQ	6,006,205		Loeb et al.	12/21/1999	
	AR	6,016,484		Williams et al.	1/18/2000	
	AS	6,029,151		Nikander	2/22/2000	
	AT	6,038,548		Kamil	3/14/2000	
	AU	6,092,053		Boesch	7/18/2000	
	AV	6,105,006		Davis et al.	8/15/2000	
	AW	6,108,644		Goldschlag et al.	8/22/2000	

### OTHER - NON PATENT LITERATURE DOCUMENTS

Examiner Initials	Doc. No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number (s), publisher, city and/or country where published.	Translation	
			Yes	No**
	AX	"Microsoft® Passport: A Single Name, Password and Wallet for the Web," Online (1999), <a href="http://www.passport.com">http://www.passport.com</a> .		
	AY	A. R., "First USA Goes On-Line," Asset-Backed Securities Week, Vol. 2, No. 28, Page 7 (July 1, 1996).		
	AZ	Baker, Sharon, "In the Money - Qpass has big hopes for big Net sales," Puget Sound Business Journal, Online (October 12, 1998), <a href="http://www.amcity.com/seattle/stories/1998/10/12/story3.html">http://www.amcity.com/seattle/stories/1998/10/12/story3.html</a> printed March 30, 2000.		
	BA	Cataldo, Maria and Webster, David C., "America On Line and First USA Premier the AOL Visa Card," PR Newswire (June 26, 1996).		
	BB	Quittner, Jeremy, "AOL Card from 1 <sup>st</sup> USA Offers Time as a Bonus," American Banker, Vol. 161, No. 125, Page 18 (July 1, 1996).		
	BC	Rafter, Michelle, "Micropayment Firms Seek New Ways to Cash In," The Standard, Online (May 28, 1998), <a href="http://www.thestandard.com/article/display/0,1151,423,00.html">http://www.thestandard.com/article/display/0,1151,423,00.html</a> printed May 30, 2000.		
	BD	Sirbu et al., "NetBill: An Internet Commerce System Optimized for Network Delivered Services," IEEE Personal Communications, Vol. 2, No. 4, Pages 34-39 (August 1995).		

Examiner Signature

Date Considered